

Information to identify the case:

Debtor 1 **Lawrence R. Findish**
 First Name Middle Name Last Name

Debtor 2 **Nadine L. Findish**
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7615**

EIN ____-____-____

Social Security number or ITIN **xxx-xx-8428**

EIN ____-____-____

United States Bankruptcy Court **WESTERN DISTRICT OF
 PENNSYLVANIA**

Date case filed for chapter **7** **12/21/17**Case number: **17-25089-JAD****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Lawrence R. Findish	Nadine L. Findish
2. All other names used in the last 8 years		
3. Address	226 Quinn Road Latrobe, PA 15650	226 Quinn Road Latrobe, PA 15650
4. Debtor's attorney Name and address	Gino F. Peluso One Peluso Place – Suite A 2692 Leechburg Road Lower Burrell, PA 15068	Contact phone 724-339-8710 Email: gp@attorneypeluso.com
5. Bankruptcy trustee Name and address	Charles O. Zebley Jr. P.O. Box 2124 Uniontown, PA 15401	Contact phone 724-439-9200 Email: COZ@Zeblaw.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 412-644-2700 Date: 12/26/17
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	February 9, 2018 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Commissioners Hearing Room No.1, Westmoreland County Courthouse, Greensburg, PA 15601
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 4/10/18 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Lawrence R. Findish
 Nadine L. Findish
 Debtors

Case No. 17-25089-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lkat
 Form ID: 309A

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Dec 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 28, 2017.

db/jdb	+Lawrence R. Findish, Nadine L. Findish, 226 Quinn Road, Latrobe, PA 15650-5247
tr	+Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724
14748927	+Amazon, PO Box 1423, Charlotte, NC 28201-1423
14748931	+Citizens One Auto Finance, PO Box 42113, Providence, RI 02940-2113
14748932	+Discover, PO Box 742655, Cincinnati, OH 45274-2655
14748933	+FMA Alliance Ltd, PO Box 2409, Houston, TX 77252-2409
14748935	+Goodyear Credit Plan, PO Box 9001006, Louisville, KY 40290-1006
14748936	+Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
14748940	+Patenaude & Felix APC, 4545 Murphy Canyon Road - 3rd Floor, San Diego, CA 92123-4363
14748943	+Sears Credit Card, PO Box 9001055, Louisville, KY 40290-1055

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

	E-mail/Text: gp@attorneypeluso.com Dec 26 2017 22:48:10 Gino F. Peluso, One Peluso Place - Suite A, 2692 Leechburg Road, Lower Burrell, PA 15068
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 26 2017 22:48:23 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Dec 26 2017 22:48:26 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
14748928	+EDI: BANKAMER.COM Dec 26 2017 22:53:00 Bank of America, PO Box 31785, Tampa, FL 33631-3785
14748929	+EDI: CAPITALONE.COM Dec 26 2017 22:53:00 Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14748930	+EDI: CAPITALONE.COM Dec 26 2017 22:53:00 Capital One Bank (USA) NA, PO Box 71083, Charlotte, NC 28272-1083
14748934	+EDI: PHINAMERI.COM Dec 26 2017 22:53:00 GM Financial, PO Box 78143, Phoenix, AZ 85062-8143
14748937	+EDI: CBSKOHLS.COM Dec 26 2017 22:53:00 Kohl's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
14748938	+EDI: RMSC.COM Dec 26 2017 22:53:00 Lowe's, PO Box 530914, Atlanta, GA 30353-0914
14748939	+EDI: MERRICKBANK.COM Dec 26 2017 22:53:00 Merrick Bank, PO Box 660702, Dallas, TX 75266-0702
14749629	+EDI: PRA.COM Dec 26 2017 22:53:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14748926	+EDI: RMSC.COM Dec 26 2017 22:53:00 R Us Credit Card/SYNCB, PO Box 530939, Atlanta, GA 30353-0939
14748941	+EDI: RMSC.COM Dec 26 2017 22:53:00 Sam's Club MC/SYNCB, PO Box 960013, Orlando, FL 32896-0013
14748942	+EDI: RMSC.COM Dec 26 2017 22:53:00 Sam's Club/Synchrony Bank, PO Box 530942, Atlanta, GA 30353-0942
14748944	+EDI: RMSC.COM Dec 26 2017 22:53:00 Synchrony Bank/JCP, PO Box 960090, Orlando, FL 32896-0090

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 28, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: lkat
Form ID: 309A

Page 2 of 2
Total Noticed: 25

Date Rcvd: Dec 26, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 26, 2017 at the address(es) listed below:

Charles O. Zebley, Jr. COZ@Zeblaw.com, PA67@ecfcbis.com;Lyndie@Zeblaw.com
Gino F. Peluso on behalf of Debtor Lawrence R. Findish gp@attorneypeluso.com,
pelusolaw@comcast.net
Gino F. Peluso on behalf of Joint Debtor Nadine L. Findish gp@attorneypeluso.com,
pelusolaw@comcast.net
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov

TOTAL: 4